

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF PUERTO RICO

IN RE:

RICHARD ESTREMER RUIZ
NELIDA R RAMOS SANTIAGO

XXX-XX-6222

XXX-XX-8265

Debtor(s)

CASE NO. 05-08443 MCF

Chapter 13

FILED & ENTERED ON 12/10/2010

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It is appearing that the debtor is entitled to a discharge.

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11,
United States Code, (the Bankruptcy Code).

In San Juan, Puerto Rico, this 10 day of December, 2010.



Mildred Caban Flores
U. S. Bankruptcy Judge

c: All creditors

SEE THE BACK THIS ORDER FOR IMPORTANT INFORMATION.

1 EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

2 This court order grants a discharge to the person named as the debtor after
3 the debtor has completed all payments under the chapter 13 plan. It is not a
4 dismissal of the case.

5 Collection of Discharged Debts Prohibited

6 The discharge prohibits any attempt to collect from the debtor a debt that
7 has been discharged. For example, a creditor is not permitted to contact a debtor
8 by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or
9 other property, or to take any other action to collect a discharged debt from the
10 debtor. [In a case involving community property:] [There are also special rules
11 that protect certain community property owned by the debtor's spouse, even if
12 that spouse did not file a bankruptcy case.] A creditor who violates this order
13 can be required to pay any damages and attorney's fees to the debtor.

14 However, a creditor may have the right to enforce a valid lien, such as a
15 mortgage or security interest, against the debtor's property after the
16 bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case.
17 Also, a debtor may voluntarily pay any debt that has been discharged.

18 Debts That are Discharged

19 The chapter 13 discharge order eliminates a debtor's legal obligation to
20 pay a debt that is discharged. Most, but not all, types of debts are discharged
21 if the debt is provided for by the chapter 13 plan or is disallowed by the court
22 pursuant to section 502 of the Bankruptcy Code.

23 Debts that are Not Discharged.

24 Some of the common types of debts which are not discharged in a chapter 13
25 bankruptcy case are:

- 26 a. Debts that are in the nature of alimony, maintenance, or support;
- 27 a. Debts for most student loans;
- 28 b. Debts for most fines, penalties, forfeitures, or criminal restitution
29 obligations;
- 30 c. Debts for personal injuries or death caused by the debtor's operation of a
31 motor vehicle while intoxicated;
- 32 d. Debts provided for under section 1322(b) (5) of the Bankruptcy Code and on
33 which the last payment is due after the date on which the final payment
34 under the plan was due; and
- 35 e. Debts for certain consumer purchases made after the bankruptcy case was
36 filed if prior approval by the trustee of the debtor's incurring the debt
37 was practicable but was not obtained.

38 This information is only a general summary of the bankruptcy discharge.
39 There are exceptions to these general rules. Because the law is complicated, you
40 may want to consult an attorney to determine the exact effect of the discharge in
41 this case.

CERTIFICATE OF NOTICE

District/off: 0104-3
Case: 05-08443

User: garciam
Form ID: pdf001

Page 1 of 1
Total Noticed: 17

Date Rcvd: Dec 10, 2010

The following entities were noticed by first class mail on Dec 12, 2010.

db/jdb	RICHARD ESTREMER RUIZ, NELIDA R RAMOS SANTIAGO, HC 03 BOX 13853, JUANA DIAZ, PR 00795
smg	DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140
smg	FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
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2206977	COOP ASOCIACIONES PARROQUIALES, PO BOX 1553, VILLALBA PR 00766-1553
2206978	+FIRST BANK, PO BOX 13817, SAN JUAN PR 00908-3800
2206979	ISLAND FINANCE, BANKRUPTCY DEPARTMENT, PO BOX 195369, SAN JUAN PR 00919-5369
2584134	+PR ACQUISITIONS, LLC, 270 Munoz Rivera Ave Suite 400, San Juan, PR 00918-1910
2287019	+PUERTO RICO ELECTRIC POWER, BANKRUPTCY CLAIMS OFFICE, PO BOX 364267, SAN JUAN PR 00936-4267
2265713	eCAST Settlement Corporation, assignee of, General Electric/SAM'S CLUB CONSUME, P.O. Box 35480, Newark, NJ 07193-5480

The following entities were noticed by electronic transmission on Dec 10, 2010.

smg	+E-mail/Text: ustpreregion21.hr.ecf@usdoj.gov	US TRUSTEE, EDIFICIO OCHOA,
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2225376	E-mail/Text: maria.benabe@firstbankpr.com	FIRST BANK,
	BANKRUPTCY DIVISION, PO BOX 9146, SAN JUAN PR 00908-0146	
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	PO BOX 19249, SUGAR LAND, TX 77496-9249	

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2010

Signature:

